

# Overview of the 2009 Vermont Farm To Family Program

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*"My family received farmers markets coupons for the first time this summer. It was the best thing to have happened to us. Produce items in the markets are less expensive and taste much better than they sell for in grocery stores. That was pretty shocking to me. Since then, my children and I became addicted to going to the farmers market on Saturday mornings. It is kind of like treasure hunting!" – St. Albans*

## 2009 FARM TO FAMILY HIGHLIGHTS

*"The coupons helped us get more fruits and vegetables than we normally buy, plus they are fresher and better quality." – Danville senior*

The Vermont Farm To Family Program has two goals. One is to increase the consumption of fresh fruits and vegetables by people who are nutritionally at-risk. The other is to increase the use of farmers markets as venues to connect produce growers directly with consumers. The program accomplishes both by giving lower income Vermonters coupons redeemable only for fresh produce sold at farmers markets.

- **Farm To Family improves diets.** The coupons may only be used to buy fresh, locally grown fruits, vegetables and herbs. Nearly 79% of recipients surveyed said that, as a result of the program, they ate more fruits and vegetables last summer than usual, and 81% plan to eat more fresh produce all year round. Almost every recipient surveyed (99%) said the produce quality at the markets was at least as good as the produce quality at grocery stores, and 82% said it was better.
- **The benefits are targeted to nutritionally at-risk Vermonters.** Only income-eligible people may receive coupons. \$155,530 worth of coupons were issued to 4,916 households comprising about 18,500 Vermonters. 58% of the households included children and/or women who were pregnant, breastfeeding, or postpartum. 31% included someone aged 60 or older. The remaining recipients were other low income Vermonters, such as adults with disabilities and unemployed or low-wage workers without children.
- **The program introduces people to new experiences.** Farm To Family is now 22 years old, yet 33% of the recipients surveyed said that 2009 was the first year they took part. 19% said they had never gone to a farmers market before getting the coupons. Over half (51%) said they used the coupons to buy fruits or vegetables they had never tried before.
- **Farm To Family is educational for both consumers and farmers.** In addition to learning how, where and when to shop for produce at farmers markets, 52% of the recipients said they learned new ways to prepare fruits and vegetables, and 47% said they learned new ways to store fresh produce to keep it from spoiling. 23% of the participating farmers surveyed said the program inspired them to do more customer education (e.g., offer recipes or advice on how to select or prepare fresh produce), and 27% improved their display signs to make it easier for market customers to identify food types and prices.

*"It's great for everyone. Healthier food for consumers, more income for farmers, more bodies at farmers markets, more of the public's money being spent locally." – Peacham grower*

*"I love it. It gives me the opportunity to try new fruits and veggies for my kids. It's local, it's fresh, and my kids love going to the market. They get excited when they know we're going. Thank you!" – Milton mother*

- **The program strengthens farmers markets.** Coupon redemptions totaled \$118,992 in 2009. Coupons were redeemed at 55 market sites across Vermont, and 297 produce growers took part. One out of four recipients surveyed said they went to more than one market. 79% spent money there in addition to the coupons, and 68% said they returned to the market to shop after they had run out of coupons to spend there. 44% of the farmers surveyed agreed that many coupon shoppers become regular cash customers at the market.

## PROGRAM DESIGN AND FUNDING

***"Farm To Family does contribute a little to my bottom line, but I think it serves a greater purpose, getting real, fresh food to people I otherwise would never see at the market or with any vegetables." – Craftsbury grower***

The Farm To Family Program is administered by the Department for Children and Families, Economic Services Division. Responding to American Cancer Society concerns linking health risks to low fruit and vegetable consumption, the program was conceived as a community and agricultural development venture to also improve the diets of families with limited food budgets. It began in 1987 as a joint project of the Agency of Human Services and Agency of Agriculture, Food and Markets. It distributes three groups of coupons:

- ***Since 1987, state-funded coupons issued by Community Action Agencies (CAAs) to income-eligible households, both elderly and non-elderly.*** This nonfederal service was a foundation upon which the rest of the program was built, both in Vermont and nationally.
- ***Since 1989, coupons issued by the Department of Health to participants in the Supplemental Nutrition Program for Women, Infants and Children (WIC).*** The benefits are funded by a federal WIC Farmers Market Nutrition Program (FMNP) grant to ESD. In 1989, Vermont was one of four states whose state-funded programs were the models for a national demonstration project that provided 70% USDA matching funds to test the feasibility of expanding the service nationwide. WIC is a federal nutrition program for low income pregnant, postpartum or breastfeeding women and children under the age of five. The coupons boost the nutritional impact of the food package provided as part of WIC health services, while also promoting farmers markets. Congress limited federal benefits to WIC participants, but let Vermont use the nonfederal CAA coupons to supply the 30% state match. The federal expansion tripled Vermont's coupon volume and stimulated farmers market activity statewide. The WIC FMNP became a permanent federal program in 1992. Since 2005, states have only had to provide 30% matching funds for administrative costs rather than the entire federal WIC FMNP grant, but Vermont has continued to distribute the popular nonfederal coupons.
- ***Since 2001, coupons issued by CAAs to income-eligible households with someone aged 60 or older.*** These are supported by a federal Senior FMNP grant administered by the Department of Disabilities, Aging and Independent Living (DAIL). DAIL transfers part of the grant to ESD to fund CAA distribution of senior-only coupons. As allowed by federal policy, DAIL uses the rest of the SFMNP grant to fund a benefit that provides fresh produce grown on Vermont community supported agriculture (CSA) farms to residents of dozens of senior housing sites.

***"My family and I appreciate being able to participate in WIC and receive farmers market coupons. Groceries is one of our largest expenses, next to our mortgage. Without this program, we would not be able to purchase as many fresh fruits and veggies as we would like." – St. Johnsbury***

***"I enjoy the Farm to Family coupons because I use mine to buy food to can for the winter." – Brandon senior***

The 1987 pilot project involved just three markets and \$6,500 in coupons. The 2009 program had 56 market sites. Its \$151,700 budget was supported by a \$75,000 federal WIC FMNP grant and \$39,700 in federal Senior FMNP funds for coupon redemptions by elderly households. State dollars funded the \$37,000 balance, of which \$24,000 was earmarked for nonfederal coupon redemptions.

***"This is an awesome program!  
It makes eating healthy much  
easier and more affordable, plus  
it lets you meet the people  
benefiting from your  
purchases." – Burlington***

Coupon distribution begins in late June and lasts until September 30 or coupon supplies are exhausted, whichever comes first. Most coupons are issued by mid-summer because coupon demand is strong, the market season is short and the coupons expire October 31.

The coupons are in \$30 books of ten coupons each. Except for paper color, all three types of Farm To Family coupons are identical in terms of the \$3 denomination, where they

may be spent, and what they may purchase. They may only buy locally grown fruits, vegetables and herbs sold fresh and unprocessed at farmers markets enrolled in the program. The program defines "locally grown" as grown on Vermont land or on U.S. land within twenty-five miles of the state border.

Participating vendors agree in writing to accept coupons only for eligible foods and only at participating market sites. Markets pay the vendors face value for coupons accepted and use postage-paid envelopes to send the coupons to ESD for reimbursement.

## **COUPON RECIPIENTS AND BENEFITS**

4,916 households comprising about 18,500 Vermonters received Farm To Family coupons in 2009. Over half (58%) were families that included minor children or women who were pregnant, postpartum or breastfeeding. Elderly households represented 31% of the caseload. The remaining

recipients were other low income Vermonters, such as adults with disabilities and low wage workers.

***"I love the Farm To Family  
coupon program. It gives us an  
excuse to get up early Saturday  
morning and take a walk to our  
local farmers market. My 3-year  
old loves it, and this year he got to  
visit with two cows that were  
there." – St. Albans***

**WIC Program Participants:** Federal WIC FMNP policy restricts coupons to WIC participants over the age of four months – Vermont sets the minimum at six months – and caps the benefit at \$30 per WIC participant per year. A family may include more than one WIC participant, such as a pregnant woman and toddler.

District Health Department (VDH) offices issued \$30 coupon books to 2,641 WIC participants in 2009. Over 77% of these benefits went to children aged six months to

five years. The remainder went to pregnant, breastfeeding or postpartum women. 2,411 WIC families took part in the program, for an average of \$33 in coupon benefits per family for the year. Of the \$79,380 in coupons issued to WIC participants, \$58,848 (74%) were redeemed.

Federal funds have only been available to serve 15% of Vermont WIC participants, so WIC families are limited to \$60 in coupons, even those with three or more WIC participants, to allow more families to take part. VDH gives WIC families eligible for \$60 just one \$30 coupon book initially. The second book is made available only if there are any undistributed coupons left after the scheduled VDH Farm To Family sessions end. While this resulted in only 230 WIC families receiving \$60 in coupons in 2009, it meant that more WIC families were able to take part in the coupon program.

***"These coupons have  
been a great way for me  
to buy fresh veggies when  
the prices are high in the  
stores. What a great way  
to buy local!"  
– Hyde Park***

***"My family and I love  
the program. It gives us  
a chance to try new  
fruits and vegetables."  
– West Halifax***

***"My son (age 2) loves salad and fruit, but rarely can we afford them. I can't justify introducing vegetables to my son and gamble on whether or not we'll have to throw it out or give it away if he won't eat it. We want to be healthy but can only afford foods that cost little, don't go bad and go a long way. Unfortunately, those aren't the most nutritious. I was under the impression that organic foods cost more, yet was pleasantly surprised to find the vendors at the farmers market have quite reasonable fees. As a mother, I feel terrible when my son asks for food and I don't have anything to give him, or only have bread and hotdogs that he's had the meal before. Thanks for helping me and my son." – Northfield***

**CAA Coupon Recipients:** Community Action Agencies work with low income Vermonters of all ages and have been distributing Farm To Family coupons since 1987. A household must have income below 185% of the federal poverty limit to get coupons from a CAA. For example, the monthly gross income in 2009 needed to be under \$1,670 for a single person or \$2,823 for a family of three. 74% of the CAA coupon recipients were also taking part in 3SquaresVT, the federal program formerly called food stamps. That nutrition program offers significantly larger and more flexible food benefits than Farm To Family and is active year-round. A growing number of Vermont farmers markets are becoming equipped to accept 3SquaresVT benefits that are now provided in the form of debit cards instead of paper coupons.

CAAs serve families whose children are all too old to qualify for WIC. ESD weights its coupon allocations to local CAA offices to favor sites that serve more children and seniors. Elderly households represent less than a fifth of the eligible population, but have consistently comprised over 30% of the CAA coupon caseload. That proportion has grown to 61% since the arrival of federal Senior FMNP funds. In 2009, CAAs issued coupons to 2,505 households consisting of 4,180 low income individuals, of whom 663 were children and 1,720 were age sixty or older.

The CAAs serve about 40,000 eligible non-WIC households and have relatively few coupons to give out. Coupon redemption was weak in years when CAAs limited the annual benefit to \$15 or \$20 per household in order to serve more applicants. Since the federal regulations require ESD to trace every coupon to an eligible recipient, and if redeemed, to the specific market and vendor, ESD must carefully account for every coupon. Given these considerations, ESD standardized the CAA benefit at \$30 in coupons per household per year, regardless of household size or composition.

***"I bought a ton of sugar snap peas and broccoli, blanched and froze them in individual servings. Also got berries for my son's snacks. Thank you soooo much. I would not have bought berries at the store...too much money!" – Hardwick***

***"I now enjoy going to the farmers market to get fresh foods instead of getting 'fresh' at the grocery stores. I so appreciate the Farm To Family coupons as they supplement my 3SquaresVT benefits. When you live on a fixed income, any extra help buying fresh groceries is a big help." – Burlington***

**CAA Nonfederal Coupon Recipients:** Vermont's nonfederal coupons provided the program infrastructure that enabled Farm To Family to grow. It lets the CAAs help Vermonters whose income levels put them at nutritional risk but who do not qualify for WIC or senior coupons. The state-funded coupons also give the program flexibility to meet local coupon needs that can be hard to predict. In 2009, the CAAs distributed \$29,610 in coupons funded with state dollars. The \$30 coupon books went to 987 households, of which 31% were families with children. \$22,338 (75%) worth of the nonfederal coupons were redeemed.

***"The quantity and quality of the coupons provided are very special to me as prices rise. I can 'afford' to buy favorites – real fresh beets, Brussels sprouts, tomatoes and corn, for example – that can be enjoyed without breaking my budget."  
– Montpelier senior***

CAA Senior FMNP Coupon Recipients: 1,518 households with someone aged sixty or older received \$45,540 in coupons, of which \$37,806 (83%) were redeemed. The federal Senior FMNP funds available from DAIL covered the cost of those redemptions, as well as some printing costs generated by the senior coupon distribution.

### **Coupon Redemption**

***"On a fixed income, I really enjoyed having extra. I am 82 years old and loved making applesauce and beet pickles." – Richford senior***

Full coupon redemption is not expected in a program intended to introduce people to new shopping and dietary experiences and strengthen farmers markets. Most new markets start small and take years to become firmly established with a membership that includes several fresh produce vendors. It takes consumers practice to learn how to select and prepare fresh produce and to shop at farmers markets in a region with a short growing season. Most coupon recipients have limited options for child care and transportation. WIC parents have very young children and often work one or

***"We especially use the coupons at harvest time to store up for the winter (potatoes, carrots, squash, apples)." – Derby senior***

more jobs that make it hard to get to a market that is only open a few hours a week. It is a challenge for many low income residents, especially seniors, to get to a site that is not within walking distance. The selection of fresh produce is very limited at some markets, another barrier to full coupon redemption.

Based on projected coupon redemption rates, ESD allowed \$154,530 in coupons to be issued in 2009. They went to 4,196 households, for an overall benefit average of \$37 in coupons per household for the season. \$118,992 in coupons (77%) were

redeemed. Despite the unusually cold and rainy market season and blight that ruined crops for many produce growers, this nearly matched the 2008 rate of 78%, the highest redemption rate in the program's history. The weak economy and consumer interest in 'buying local' appear to boost the likelihood that coupons will be redeemed.

Vermont's WIC FMNP redemption rate has consistently exceeded national averages. This is likely because farmers markets are more accessible in Vermont than in other states, and coupon issuance is combined with nutrition education activities that often take place at the markets themselves.

Among the coupons issued by CAAs, the redemption rate was higher among seniors (83%) than among non-elderly households (75%). This may be attributable to people deciding that coupons redeemable only for fresh produce did not justify the time and expense to drive to the nearest participating farmers market, especially if they only had a few coupons left to spend. Some participants like to hang onto their coupons until after Labor Day, but forget the market's closing date or find that an early frost decimated the selection of fresh produce.

***"This program is magnificent. It has provided my family with the very best quality of fruits and vegetables, as well as giving us an extra opportunity to spend time together. We make the farmers market a family fun weekly activity. There is so much to see, learn and explore." – Manchester Center***

## PARTICIPATING MARKETS AND FARMERS

A chart at the end of this report identifies the 56 market sites authorized to accept the coupons in 2009. (Several market organizations have more than one market site.) The chart also shows the number of participating produce vendors and value of coupons redeemed at each market.

All coupon recipients get a brochure that lists the locations and schedules for the participating markets and includes a Vermont harvest calendar and farmers market shopping tips. They are instructed that the coupons may only buy fresh fruit or vegetables, and that vendors may not give them cash change for a coupon.

***"It's a wonderful experience. In addition to fresh fruits and veggies, there is music and you meet and talk with neighbors you didn't know before."  
– North Hartland senior***

Recipients are told that the coupons may be redeemed at any participating market. The coupons issued by the Morrisville Health office were spent at 21 different markets! This flexibility is important, as market hours and locations may not match those of shoppers. A competitive marketplace encourages farmers to widen the selection of products they offer. One in four recipients surveyed said that they shopped at more than one market, and 21% of the farmers surveyed said they started growing a wider variety of fruits and vegetables to sell at markets as a result of the program.

Only vendors who grow some or all of the produce they sell at the market qualify to accept coupons. The vendor gets a Farm To Family display sign. Coupon recipients are told to look for that sign at the markets.

***"This program helps my son and I get better and much fresher fruits and veggies than we could ever get in a store. The farmers are always friendly and helpful, and we feel good about helping them, too."  
– Fair Haven***

***"The program is a boon to the user and grower. We always give a bigger measure to coupon holders. Sign-up is easy, rules are clear, no paperwork or administrative hassles." – Manchester grower***

The federal ban on cash change was not an issue when Farm To Family began and coupons were worth \$1 each, giving recipients flexibility when shopping at the markets. The denomination increased to \$2 in 1992 because the new federal rules required the state to trace the path of every individual coupon printed. By 2005, with more federal money available for senior coupon benefits, ESD had to raise the denomination to \$3 to reduce its coupon printing and processing costs and keep the program affordable and manageable.

***"My mom and I both use the coupon program. It gives us better variety and choices to pick, fresh veggies that we would not have access to otherwise. It also provides a social outing when we visit the markets. We receive good food, see people, and really enjoy these markets!"  
– Cavendish***

Farm To Family is intended to be an educational program. The festive atmosphere at farmers markets invites shoppers to overhear or take part in conversations with vendors or other shoppers that improve their skills at selecting and using fresh produce. Although most towns lack markets, single-vendor farm stands are not authorized to accept coupons. Allowing redemption at roadside or farm stands is incompatible with the program goal to strengthen multi-vendor farmers markets. Including single-vendor stands also would exceed the program budget and administrative capacity.

The 2009 program included 297 produce growers, at least 60 of whom sold at more than one market. Farm To Family motivates many growers to sell at farmers markets even though the coupons would likely generate a very small part of their sales income. Redemption totals varied widely among vendors. Fifty-seven redeemed no coupons, while nine had coupon sales exceeding \$2,000 for the season.

<u>Coupon Sales</u>	<u># of Vendors</u>	<u>% of Vendors</u>
Less than \$50	114	38.4%
\$50 – \$99	27	9.1%
\$100 – \$249	51	17.2%
\$250 – \$499	34	11.4%
\$500 – \$749	28	9.5%
\$750 – \$999	9	3.0%
\$1000 or more	34	11.4%

***"It is a great program. For the most part, folks are really interested in getting fresh veggies and in ways to cook the veggies. I give out free carrots to all the children who pass by. I think this helps folks feel comfortable, and the children will come back again for their carrots." – Walden grower***

Total coupon sales averaged \$401 per participating produce vendor. Some sell at farmers markets only a few days a year. Many specialize in products that do not qualify for coupon redemption, e.g., meats, eggs, prepared foods like maple products or pickles, or non-food items such as cut flowers. As a result,

the median coupon sales income among participating vendors was just \$114 for the season. Two-thirds of the vendors surveyed said that coupon redemptions represent less than 10% of their produce sales at markets. Regardless, feedback from farmers consistently indicates that even those accepting few or no coupons are enthusiastic about the program.

***"It was a great way to get vegetables and meet all the nice vendors. If the price was over the coupon amount, they just took the coupon." – Lincoln senior***

The 2008 recipient survey asked shoppers how they thought the prices of fresh produce at the farmers market compare to prices at their grocery store. Over 79% responded that the prices were competitive, with 45% saying the prices were better than at their stores. Only 13% said they thought the prices were higher.

***"Wonderful program that enables us to continue eating healthy, supporting local agriculture and making relationships with farmers." – Woodstock***

## **PROGRAM GOALS AND OUTCOMES**

Congress funded the FMNP with two objectives. One was to provide fresh, unprepared, locally grown vegetables and fruits to people who are nutritionally at-risk, particularly low income children, seniors and women who are pregnant, postpartum or breastfeeding. The other goal was to expand the awareness and use of farmers markets, to increase market sales, and to stimulate the creation of new farmers markets and other outlets for produce grown for home consumption.

***"It's a good way to teach people that eating healthy is great." – Rutland senior***

All participating farmers and coupon recipients were invited to return a survey. The survey results are appended, and the quotations cited in this report are remarks written on the surveys. Although Farm to Family is now 22 years old, 33% of the recipient surveys said that 2009 was the first year the recipient had ever taken part. Steady caseload turnover is desirable, given the limitations on eligibility and the goal to increase the number of consumers using farmers markets.



***"Great program! I always had a garden until recently (stroke) and know the value of home grown vegetables. Taste and quality can't be beat." – Shelburne senior***

The program had many positive outcomes:

- 4,916 low income households, mostly seniors and families with children, used the coupons to buy \$118,992 worth of fresh fruits and vegetables at Vermont farmers markets.
- 74% of the farmers surveyed said that taking part in the program increases their farmers market sales.

- Coupon recipients were asked to compare the quality of fresh produce at the farmers markets to its quality at their regular grocery stores. An overwhelming 99% said produce quality at the markets was either better (82%) or about the same (17%) as at stores.
- Coupon issuance to WIC participants happens at special Farm To Family venues – some even at farmers markets – offering nutrition education activities and recipes for using local produce. All recipients get information about the nutritional benefits of fruits and vegetables and about how, when and where to use the coupons.

***"I find myself doing a lot of teaching about how to cook and eat different vegetables. I love seeing new mothers load up with fresh vegetables. They are always so excited to try making their own baby food." – St. Johnsbury grower***

***"It helped me spend more quality time with my kids and kept us all on good, healthy snack and meal habits. The coupons encourage my son to be part of the buying process, which leaves him feeling like a big boy!" – Bennington***

- Limited budgets make low income consumers hesitate to buy unfamiliar foods. Nonetheless, nearly 51% of the recipients bought a kind of fruit or vegetable they had never tried before. Recipients are encouraged to ask questions of the farmers, who are usually delighted to talk about the foods they grew – how to know when it is ripe or how it may be prepared.
- 52% of recipients surveyed said they learned a new way to prepare or cook fresh produce.

- 47% said that they learned a new way to store fresh fruits or vegetables to prevent the produce from spoiling.
- 79% said that they ate more fresh produce last summer than usual.
- 81% said that they plan to eat more fresh produce all year-round as a result of taking part in the coupon program. A 2007 UCLA study of WIC participants in California found that women getting FMNP coupons not only increased their consumption of fruits and vegetables but sustained the increase six months after the season ended.

***"I appreciate the coupons so much. Fruits and vegetables are so expensive, I usually buy very little. I had cancer and know this is important for good health, but money is an issue." – Burlington senior***

***"These coupons gave me and other families a chance to eat healthier and definitely made me have healthy snacks instead of junk food." – Putney***

The program is an effective family and community development tool. The open-air markets turn food shopping into a family affair where children, parents and grandparents inspire each other to add variety to their diets and get to know farmers in their area.

Farm To Family promotes the formation and growth of farmers markets and expands their customer base.

- 19% of the recipients surveyed in 2009 said they had never been to a farmers market before receiving the coupons. This percentage was much higher a decade ago, but it declined over the program's lifetime as the familiarity and number of markets grew. Many coupon recipients take friends or neighbors with them to the market, thus increasing the number of potential farmers market customers.
- 33% of recipients surveyed said that they shopped at more than one of the participating markets.
- The financial impact on farmers extends beyond the value of coupons redeemed. When asked if they spent money at the markets in addition to their coupons, 79% of the recipients surveyed said yes. University of Vermont Department of Community Development and Applied Economics researchers who studied a northern Vermont farmers market reported in 2004 that, for every dollar in coupons spent, coupon customers added another 15 cents to the market.

***"It was a big help financially since fresh produce can be very expensive, plus, going to a farmers market is fun! Without these coupons, I would not have bought anything at the market." – Burlington***

***"I have been unemployed for 15 months, and having the coupons allowed me the chance to get and eat fresh veggies." – Colchester senior***

- 68% of the recipients who had spent all their coupons by the time they completed the survey said they had returned to the market to shop without coupons. 44% of the growers surveyed agreed that many Farm To Family coupon shoppers become regular cash customers of the market.

ESD rarely surveys vendors because there is less turnover among participating farmers than among coupon recipients. Over 25% of farmers surveyed in 2009 said they had been taking part in the program for more than a decade, some since its inception in 1987. Survey findings indicate that, as a result of participating in the coupon program:

- 18% became more active in market operations
- 21% started growing a wider variety of fruits or vegetables to sell at farmers markets
- 8% increased the number of hours or days they sell at farmers markets
- 27% improved their displays to make it easier for shoppers to identify food types and prices
- 23% were doing more consumer education, such as offering product recipes or samples

***"Because we see customers twice a week, all of us at the farmers market develop a relationship with them. We share information back and forth. People with coupons are not dumb. They are often very good shoppers and cooks and very knowledgeable and thrifty." – Bennington grower***

***"Many coupon customers would not get my fresh fruits without the coupons. Some of them really touch your heart due to their difficult life situations." – Rutland grower***

The program helps keep Vermont land open and productive. 21% of the farmers surveyed said that the coupons had motivated them to increase their fruit and vegetable production. The senior coupons particularly influenced such decisions, motivating farmers to offer a selection of foods that includes an ample supply of the more 'traditional' Vermont garden vegetables, such as beets and green beans.

***"I think it's great. It gives everyone, young and old, a chance to have fresh vegetables and fruits at this time of year and meet new people." – Richford senior***

Always an innovator, Vermont was one of four states whose 1987 farmers market projects inspired the creation of federal WIC and Senior Farmers Market Nutrition Programs that currently provide \$41 million annually in federal support for those programs in most states. People nationwide now enjoy the benefits of a program that uniquely merges health and agriculture promotion, and puts money directly into the pockets of small-scale family farmers.

Since the Farm To Family Program is intended to be an educational and agricultural stimulus program, its full value cannot be measured in terms of the dollar value of coupons distributed or redeemed. It is lauded by farmers who make little money on coupon redemptions, yet welcome this user-friendly way to connect consumers with the farming community.

Families that receive just a handful of coupons are enthusiastic about the program and the high quality of foods sold at markets. They often describe the experience as "fun." How many other federal programs can make that claim? Young children are discovering the variety of foods produced in Vermont, and are learning about those foods from the farmers who grow them. Older Vermonters are enjoying the flavor and freshness of just-picked fruits and vegetables that they remember from their youth but can no longer afford or grow on their own.

***"The program enables a lot of people to buy more and enjoy fresh produce. Some have even learned to buy volume and preserve it." – Randolph grower***

***"Thanks so much! Not only did we have a chance to buy more yummy, healthy veggies, we had an opportunity to support local farmers and spend a few lovely hours in the company of other families at the farmers market. These coupons made our summer and creative, healthy meals. Our daughter (1 year) ate more of the farm fresh carrots than she's eaten of carrots all together." – Jeffersonville***

Farm To Family has helped make local farmers markets more plentiful, more successful and more attractive to all consumers, not just to the coupon recipients. This has a positive impact on the uncertain financial status of family farms and on the vitality of local communities. The Farm To Family Program is an asset to Vermont farmers, consumers and communities.

## 2009 Vermont Farm To Family Program – SURVEY OF COUPON RECIPIENTS

All recipients were invited to respond to a survey after they had taken their coupons to a market. Surveys were returned by 566 recipients (192 WIC families, 277 seniors, and 97 households receiving state-funded coupons), representing 12% of the households that received coupons in 2009. Elderly households comprised 31% of the recipients but 49% of survey respondents; this slightly skewed some statistics, e.g., seniors were less likely to visit more than one market or buy a kind of produce they had not tried before.

**First-Timers:** 32.9% said that 2009 was the first year they had ever received the coupons, and 18.6% said they had never gone to a farmers market before taking part in the Farm To Family Program.

**Impact on Farmers Markets:** The 2009 program had 56 participating market sites in 51 towns/cities. 24.6% of the recipients surveyed said they went to more than one market. 68.1% said they returned to the market to shop during the 2009 season after they ran out of FMNP coupons to spend there, and 79.0% said they spent money at the markets in addition to their Farm To Family coupons.

**How did coupon shoppers rate the quality of fresh fruits and vegetables at the farmers markets as compared to the produce quality at their regular grocery store?**

81.5% – Better      17.1% – About the same      .2% – Worse      1.2% – Don't know

<b>Because of Farm To Family Program, they or their family...</b>	<u><b>YES</b></u>	<u><b>NO</b></u>	<u><b>NOT SURE</b></u>
ate more fresh fruits and vegetables this summer than usual	78.6%	18.7%	2.7%
plan to eat more fresh fruits and vegetables all year round	81.0%	10.0%	9.0%
learned a new way to prepare or cook fresh fruits or vegetables	51.5%	44.1%	4.4%
learned a new way to store fresh fruits/vegetables to prevent spoiling	47.2%	47.4%	5.4%
bought a kind of fruit or vegetable they had never tried before	50.7%	46.3%	3.0%

**Comments were added to 269 of the surveys, tending toward certain themes:**

- the coupons help low income people, make fresh produce affordable (80)
- short expressions of thanks or kudos for the program (79)
- produce at farmers markets is high quality, fresher (39)
- program helps diet, promotes healthy eating, encourages people to try new foods (38)
- increase coupon benefit levels or offer program year-round (35)
- likes supporting farmers, helping local economy and community (25)
- likes variety and social atmosphere at farmers markets (18)
- wants coupons again, keep the program going (16)
- fresh produce at farmers markets is expensive (16)
- program is fun and educational, promotes family bonding (16)
- market vendors are friendly, nice, helpful (9)
- allow redemption for products other than fresh produce, e.g., vegetable starts, pickles, meat, jam (8)
- make coupons easier to get, especially for WIC families with more than one eligible person (6)
- unhappy with a specific market or vendor, e.g., limited selection, produce not high quality (5)
- farmers markets need to offer more fruit (3)
- program needs smaller coupon denomination or to allow vendors to give cash change for coupons (3)
- program needs additional markets (2)
- allow coupon redemption at farmstands, pick-your-own farms, stores (2)
- other single-survey remarks (markets need better parking, no transportation to market, harvest calendar in participant brochure was helpful)

## Survey of Produce Growers Participating in 2009 Vermont Farm To Family Program

In late 2009, participating farmers were asked to complete an evaluation survey, and 152 (51.2%) responded.

<b>What do you sell at farmers markets?</b>	35.1%	flowers or flower starts
21.9% only fresh fruits, vegetables or herbs	23.8%	baked goods
100.0% fresh fruits, vegetables or herbs	39.7%	prepared or processed foods (eg, maple, jam)
28.5% farm fresh meats, eggs or cheeses	20.5%	crafts or other non-food products
41.1% vegetable or herb starts	3.3%	other (honey, fiber, trees, frozen beef)

### 1. Farm To Family started in 1987. How many years have you been taking part?

13.9%	2009 was first year	25.8%	4–6 years	25.2%	over 10 years, including 6.6% saying
24.5%	2–3 years	10.6%	7–10 years		since it began, i.e., over 20 years

### 2. Has taking part in Farm To Family changed your farming or marketing practices in any of the following ways? *(Question asked only of farmers not in their first year with the program)*

Exactly half responded "no" to this section. Earlier farmer surveys had indicated that the longer farmers had been accepting Farm to Family coupons, the less likely they were to associate marketing practices with program participation. 43.7% responded "yes", and 31.0% checked more than one of the following:

18.3%	became more active in the organization or operation of a farmers market
21.4%	increased their fruit or vegetable production
21.4%	started growing a wider variety of fruits or vegetables to sell at farmers markets
7.9%	increased the number of hours or days they sell at farmers markets
27.0%	changed their display signs to make it easier for customers to identify food types or prices
23.0%	began doing more nutrition education with market customers, such as offering recipes, product samples or advice on how to select, store or prepare fresh produce

### 3. Does taking part in the program increase your farmers market sales?

73.5%	yes	10.6%	no	15.9%	not sure
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### 4. Do coupon customers continue to shop their without Farm To Family coupons?

44.0%	yes	13.3%	no	42.7%	not sure
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### 5. Roughly what percentage of the product volume you sell at farmers markets is fresh fruits or fresh vegetables, i.e., how much display space does fresh produce take up?

12.0%	<10%	4.0%	10-24%	8.7%	25-49%	12.7%	50-74%	62.6%	75+%
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### 6. Roughly what percentage of your July-October income from farmers market fresh produce sales comes from Farm To Family coupon purchases?

67.1%	<10%	23.7%	10-24%	3.3%	25-49%	4.6%	50-74%	1.3%	75+%
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### 7. In the July-October redemption period, how often do you submit coupons for payment?

49.7%	each week	15.4%	once a month	4.7%	once per season
18.8%	2 or 3 times a month	11.4%	2 or 3 times a season		

### 8. Does the market always pay you within two weeks for the coupons you submit?

97.3% responded "yes", with many noting that they are paid the day coupons are turned in. Among the four farmers responding "no", two sold at markets with very low overall coupon redemption volume.

### 9. Do you have a question about Farm To Family Program rules?

Only 8 respondents had questions, and all but one questioned the rationale for certain rules and procedures (coupon denomination or limits on eligible foods and redemption sites), not the rules themselves.

2009 Vermont Farm To Family Program / Coupon Redemptions By Farmers Market						
Participating Farmers Markets	Enrolled Produce Vendors	Dollar Value of Redemptions By Coupon Type				
		Federal WIC Coupons	Nonfederal Coupons	Subtotal WIC FMNP	Fed. Senior Coupons	Total 2009 Redemptions
Bellows Falls	7	\$1,353	\$348	\$1,701	\$567	\$2,268
Bradford	2	\$66	\$36	\$102	\$30	\$132
Brandon	3	\$471	\$114	\$585	\$198	\$783
Brattleboro (two local sites)	12	\$3,705	\$1,110	\$4,815	\$2,805	\$7,620
Bristol	4	\$840	\$180	\$1,020	\$567	\$1,587
Burlington (City Hall Park)	15	\$5,715	\$1,998	\$7,713	\$3,669	\$11,382
Caledonia (Danville, St.Johnsbury)	18	\$2,904	\$855	\$3,759	\$1,815	\$5,574
Capital City (Montpelier)	11	\$2,538	\$534	\$3,072	\$1,017	\$4,089
Champlain Islands (Grand Isle, South Hero + two short-term sites)	5	\$267	\$150	\$417	\$141	\$558
Chelsea	4	\$183	\$93	\$276	\$192	\$468
Chester	3	\$993	\$180	\$1,173	\$189	\$1,362
Craftsbury Common	3	\$252	\$0	\$252	\$30	\$282
Dorset	8	\$126	\$9	\$135	\$51	\$186
Enosburg Falls	8	\$1,233	\$558	\$1,791	\$735	\$2,526
Fair Haven	4	\$273	\$375	\$648	\$858	\$1,506
Granite Center (Barre City)	9	\$1,974	\$633	\$2,607	\$1,074	\$3,681
Hardwick	2	\$939	\$168	\$1,107	\$426	\$1,533
Highgate Center	1	\$66	\$111	\$177	\$48	\$225
Hinesburg	8	\$486	\$99	\$585	\$177	\$762
Lamoille Valley Year Round (Morrisville)	13	\$399	\$147	\$546	\$207	\$753
Lyndon	11	\$675	\$93	\$768	\$483	\$1,251
Manchester	7	\$714	\$147	\$861	\$153	\$1,014
Middlebury	15	\$2,313	\$705	\$3,018	\$2,256	\$5,274
Mills Riverside (Jericho)	3	\$438	\$87	\$525	\$21	\$546
Milton Grange	3	\$60	\$30	\$90	\$75	\$165
Morrisville	6	\$2,232	\$639	\$2,871	\$1,560	\$4,431
Mount Tom (Woodstock)	2	\$66	\$6	\$72	\$12	\$84
New North End (Burlington)	5	\$192	\$141	\$333	\$216	\$549
Newport	8	\$4,713	\$2,790	\$7,503	\$3,768	\$11,271
Northwest (St. Albans)	14	\$3,918	\$1,404	\$5,322	\$3,516	\$8,838
Norwich	14	\$1,959	\$390	\$2,349	\$744	\$3,093
Old North End (Burlington)	7	\$1,266	\$1,431	\$2,697	\$891	\$3,588
Orwell	2	\$0	\$0	\$0	\$0	\$0
Plainfield	2	\$93	\$30	\$123	\$99	\$222
Randolph	9	\$834	\$387	\$1,221	\$714	\$1,935
Richford	6	\$177	\$456	\$633	\$144	\$777
Richmond	4	\$282	\$102	\$384	\$93	\$477
Royalton	7	\$603	\$126	\$729	\$558	\$1,287
Rutland County (Rutland)	10	\$2,625	\$1,362	\$3,987	\$1,836	\$5,823
Shelburne	7	\$213	\$12	\$225	\$27	\$252
South End (Burlington)	4	\$198	\$9	\$207	\$114	\$321
Stowe	5	\$435	\$87	\$522	\$204	\$726
Townshend Common	8	\$177	\$96	\$273	\$36	\$309
Vermont (Rutland, Poultney)	11	\$4,488	\$2,445	\$6,933	\$3,294	\$10,227
Waitsfield	3	\$270	\$30	\$300	\$51	\$351
Walloomsac (Bennington)	10	\$3,051	\$1,152	\$4,203	\$1,371	\$5,574
Waterbury	4	\$282	\$66	\$348	\$75	\$423
Westford Common	6	\$279	\$42	\$321	\$45	\$366
West River (Londonderry)	3	\$24	\$15	\$39	\$12	\$51
Williston	5	\$615	\$72	\$687	\$213	\$900
Winooski	2	\$873	\$288	\$1,161	\$429	\$1,590
<b>TOTALS</b>	297	\$58,848	\$22,338	\$81,186	\$37,806	\$118,992
Value of Coupons Distributed		\$79,380	\$29,610	\$108,990	\$45,540	\$154,530
2009 Coupon Redemption Rates		74.1%	75.4%	74.5%	83.0%	77.0%